

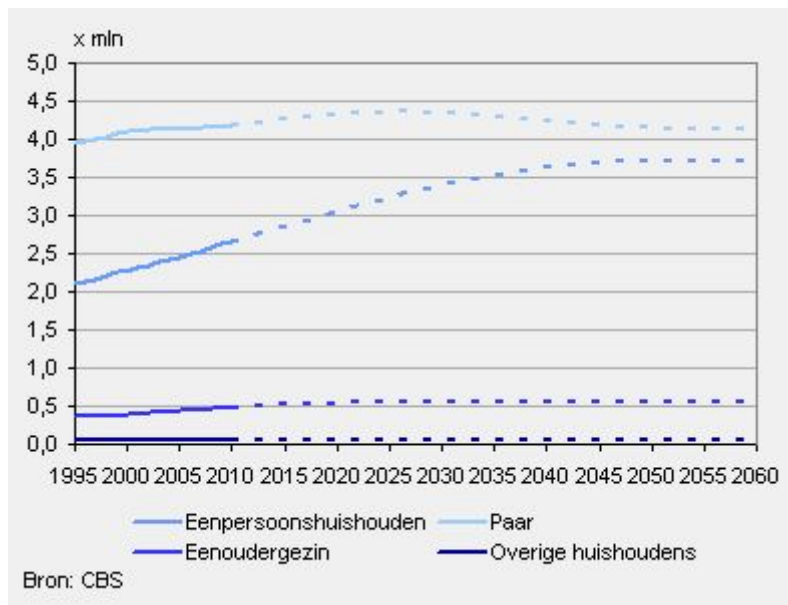
YSI - Living alone as a part of lifecycle

Country report - Netherlands

1. Single-person households in Netherlands

The number of single-person households (i.e. eenpersoonshuishoudens) in the Netherlands has been growing consistently in the last decades. As of 2016 a total of 2.906.334 Dutch inhabitants live alone in private households, compared to 2.502.084 one-person (private) households in 2006 (Statline, CBS). In 2011 36 % of all households in the Netherlands was a single-person household. The national Central Bureau of Statistics (i.e. CBS) estimates that as of 2060 this percentage will have risen to 44%. In the following 40 years the number of single-person households will thus continue to grow and rise to approximately 3.7 million people living alone, which will be a growth of more than one million (see figure 1, the second line from the top).

Figure 1. Growth and estimated growth of households in the Netherlands

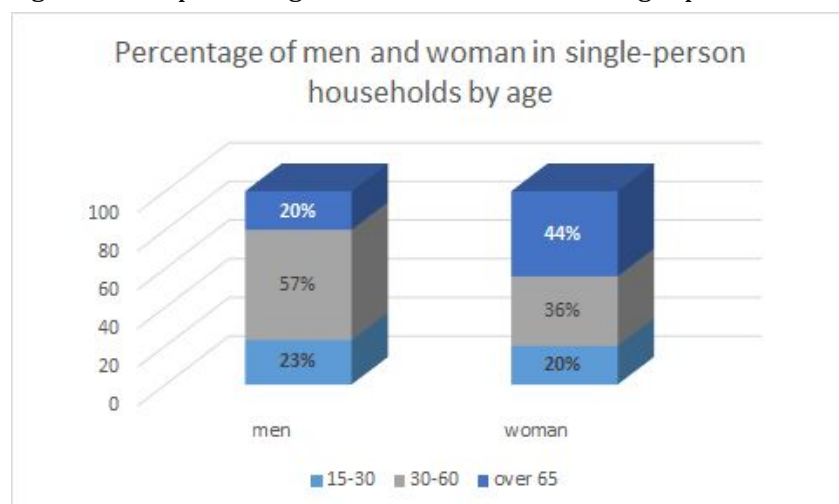


Source: Statline, Central Bureau of Statistics in the Netherlands

To put these figures into perspective, the total number of households in the Netherlands knew a growth of 0.7%, which is a faster growth than the growth of the Dutch population (i.e. 0.5%). In the last 15 years, the amount of single-person households grew much faster than the number of multi-person households. From 2000 until 2015 the number of single-person households grew with 28% compared to a growth of 6% within multi-person households (CBS). The main reason for this growth of single-person households is the large (and still growing) number of elderly in the Netherlands and the growing individualisation within Dutch society, where individualisation is also a growing trend amongst the current 55-65 year olds i.e. the next generation of elderly (Van Duin et al, 2016 & Van Iersel, J. & Leidelmeijer, K., 2016).

In 2016, the total amount of women and men living alone, is almost equal, respectively 18% and 17%. In the older age groups, 30-60 years of age and the group older than 65, the differences in gender groups are quite pronounced (see figure 2).

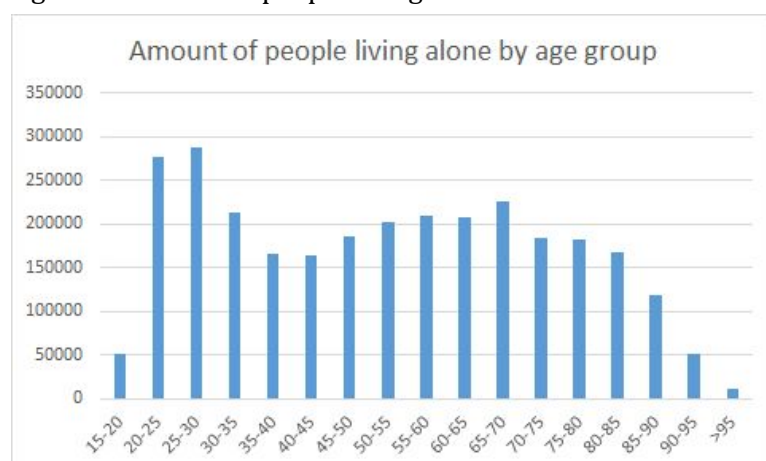
Figure 2. The percentage of men and women in single-person households by age-groups



Source: Panteia with numbers from Statline, Central Bureau of Statistics in the Netherlands

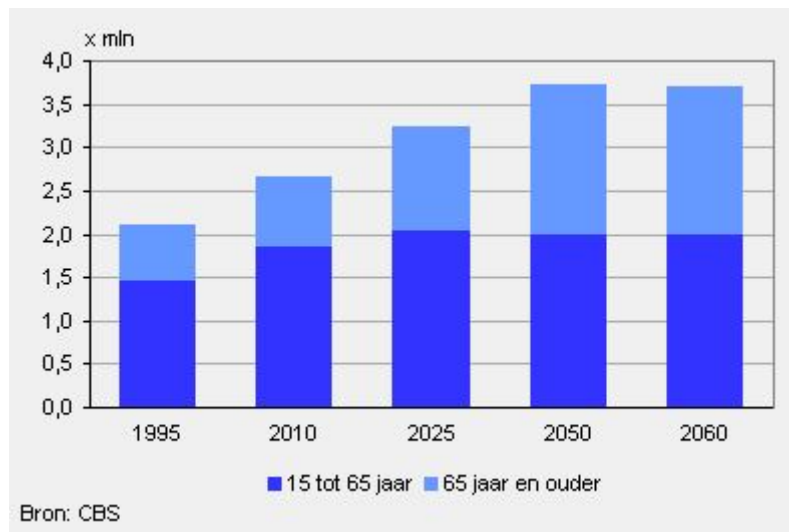
Due to the growing group of elderly citizens, Dutch government policy since the 1980's has been aimed at stimulating the elderly citizens in the Netherlands to continue to live at home for a longer period of time. The ambition is that elderly citizens will remain independent and self-reliant for a longer period of time, with the direct effect of reducing the strain the growing group of elderly has put on the care taking industry. The amount of for example nursing homes and the amount of nurses available in the Netherlands is currently still not equipped for handling the growing number of elderly citizens. It is this large group of elderly citizens within those living alone that is deemed to be especially vulnerable. In 2011 31% of the people living alone was above the age of 65. It is estimated that by 2050 50% of all people living alone will be older than 65 (see figure 4). Another group that has received attention are the people with low incomes. Dutch policy creates multiple opportunities for this group to ensure their well-being.

Figure 3. Amount of people living alone in 2016 in the Netherlands by age group



Source: Panteia with numbers from Statline, Central Bureau of Statistics in the Netherlands

Figure 4. Estimation of single households in the Netherlands by age



Source: Statline, Central Bureau of Statistics in the Netherlands

Although the growth in single-person households is, and will continue to be, prominent until 2050, the topic of single-person households is not *in itself* an issue of great relevance within the Netherlands/Dutch politics (also verified in the interview with Dr. J. Van Ophem). Policies are aimed at the more vulnerable groups, such as the elderly and the people with low incomes. These people are not necessarily living in single households. Also, the elderly living in single households in the Netherlands are more often the more endowed citizens. Amongst the group of elderly over the age of 75 (in 2015), 389.000 own their own house and 211.000 are counted among the highly prosperous population. Within the near future, of the upcoming group (the current 55-65 year olds) 895.000 are house owners and 612.000 are counted among the more prosperous. This means that the growth of elderly in the upcoming decennia will mostly be prosperous house owners. The group of elderly who are less prosperous will remain stable at respectively 380.000 - 450.000. Currently 524.000 elderly over 75 are living in social housing, the prospect is that this group will remain stable. It is expected that this group, i.e. living in social housing and being less prosperous, will be less self-reliant and will thus require greater attention in public policy on multiple fronts (Van Iersel, J. & Leidelmeijer, K., 2016).

People in single households who are confronted with for example a physical or mental disability, often in combination with a low income, have more trouble balancing their income with their expenses. These multi-problematic households are a particular vulnerable group, especially within the group of single-person households. As research into the situation of Dutch households shows, the group of people living alone without children (irrespective of them owning their own house or living in hired housing) do spend a greater proportion of their income on their living arrangement. This is especially true for young people or singles who rent their house. Elderly who live in their own house have the lowest housing costs of all (van Galen & Kazemier, 2015).

As research by Panteia (2015) shows, singles living alone in a rented house without children, who have a netto income of 2.000 to 3.000 Euro, have an average chance of gaining problematic

debts. Elderly (above 50) and high-educated singles without children and an income of over 5.000 Euro a month have a relative small chance to problematic debts. Thus being older than 50 years of age, having a higher education degree and a netto monthly income over 3.000 euro contribute to a lower risk for problematic debts. Living together heightens this risk compared to single-person households.

As single-person households are not in itself a particular issue for the Dutch government, the available data and research on this topic is quite limited. Data is often not specified for single-person households and research is more often aimed at social issues endangering the well-being and social equality of certain groups within the Dutch population. Due to this lack, it is not easy to make any conclusions on groups to whom living alone is long-term or involuntary.

What is apparent, according to Dr. J. Van Ophem, is that the Dutch policy is not particularly supportive towards young people living alone. Although young(er) people living in single-households is a vast group in the Netherlands, this subgroup has not received much attention in Dutch policies, perhaps due to the fact that living alone for them is often a transitional phase after which they marry or start living together with a partner. That being said the conditions for younger people living alone are not that beneficial in the current timeframe:

- Dutch students can no longer rely on much support from the government in order to finance their (higher) education. The basic scholarship (studiefinanciering) is abolished, which means that students now need a complete loan to finance their study.
- Social benefit is available from the age of 27, not earlier.
- The Wajong, the monthly allowance for youngsters who are disabled, has been reduced.
- The labour market is hard on young starters as permanent positions are scarce to come by; flexibility and temporary positions are prominent.
- The housing market, currently, does not offer a starter at the labour market (with a starters income) much chance at buying his/her own house. Young people are often dependent on the capability of their parents to help them with buying a house. The less fortunate students/youngsters are reliant on renting a house, either through social housing or on the private market. The private renting market is often very expensive, while social housing is only available if your income does not exceed a certain threshold.
- Lastly, due to the elderly who live at home longer, the number of houses that are available for younger people is decreased. This is a contrary movement compared to the 1950's/1960's when in the Netherlands the policy was aimed at stimulating the elderly to live in nursing homes or homes for the elderly, with the goals to create living space for young people and young families.

2. Single-person households and the public sector

As is mentioned above vulnerable groups are indeed recognised by the Dutch government and the public sector, but the level in which initiatives and policies specifically target single-person households is very limited. Of course, people living in single-person households can benefit from these initiatives and policies just as well as the single-parent or the multi-person households dealing with multi-problematic issues.

It can be said that there is quite some attention paid to the growing number of elderly citizens. As the growth of this group puts a high strain on the available care and also the costs of care in the Netherlands, the Dutch government aims to stimulate the independability and self-reliance of these seniors. There are of course a few prerequisites for this ambition such as: a) the health of the elderly and b) the care of the elderly living alone where needed. To better secure their ambitions the Dutch government has for example launched a national approach to stimulate more healthy eating habits among the elderly¹. Because elderly citizens live at home longer, and nursing homes have become available for those among the elderly who have serious health problems, the caretaking of elderly at home has become a necessity. A consequence is that the elderly are for example cared for by personal care takers such as family members or volunteers (i.e. 'mantelzorgers'). This increases the risk of abuse of the elderly as these personal care takers are not professionals. A mandatory code has thus been introduced in a national campaign to report the abuse of the elderly and securing a safe home for this target group².

As of 2008 a national Coalition, consisting of 8 large social support organisations, was introduced. This 'Coalitie Erbij' (freely translated as 'Coalition Connect') is still active today and is a national initiative and campaign against loneliness, solitude and social exclusion among Dutch citizens. In 2017 around 40 national and local social service organisations, municipalities, pressure groups and knowledge institutes are co-partners within the initiative. The target group for the 'Coalition Erbij' are generally people who are lonely, miss a strong emotional connection with others or those who experience a growing sense of social isolation as they have less contact with others than is their wish. The initiative can therefore include people living in single-person households, but is also aimed at people with disabilities, elderly who are less mobile, those people who lack friends and social contacts and people who experience social exclusion through for example unemployment, financial problems, bullying, loss of their loved one(s) and/or divorce (either living alone or with others). The various activities (for example outings, opportunities for people with the same feelings and experiences to meet, engaging house visits, projects in which people are partnered with another -usually a volunteer- to engage in activities and talk (i.e. maatjesprojecten), opportunities to eat together and offering a listening ear or counselling) are thus not aimed at a particular age group. Both the elderly and Dutch youth or for example students can all be engaged in the project. This initiative has thus been introduced also on a more local scale, where municipalities and local social service providers and partners are involved³. On a more local scale there are ample examples of projects aimed at the most vulnerable groups. One organisation offering support is the Buddy Netwerk (Buddy Network), an organisation that facilitates multiple projects in 9 municipalities in the South-West of the Netherlands. They have a rich network of 'buddies' (i.e. 350 volunteers) who support adults and children (5-18 year olds) who have a chronic and/or life threatening disease, adults who suffer from dementia, or, as in the project '2tegen1zaamheid' (freely translated as '2 against loneliness') the buddies team up with adults who feel lonely, have a very small social network or who are visually impaired. While this service is not in particular aimed at persons living alone, a high proportion of these target groups do live alone.

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<https://www.rijksoverheid.nl/onderwerpen/gezondheid-en-preventie/nieuws/2017/03/08/landelijke-aanpak-om-ouderen-gezonder-te-laten-eten>

2 www.vooreenveiligthuis.nl

3 Information can be found on the websites: www.eenzaam.nl and www.samentegeneenzaamheid.nl

The campaigns mentioned above focus mainly on strengthening health and wellbeing, social relationships and participation among the Dutch population. In case of housing, the growth of the amount of elderly Dutch citizens, has directed both the national and local government (i.e. municipalities) to the need of securing sufficient and appropriate housing for this target group. The ambition of the Dutch government is set at yearly adding 42.000 appropriate living arrangements for the elderly, which means that building new houses will not prove sufficient and existing housing needs to be rebuilt or altered to suit the specific needs of the elderly, or needs to be reallocated towards the target group (Van Galen, J. et al.. 2013). Of course, creating these living arrangements for the elderly also include living arrangements that offer specific services and enhanced living arrangements to suit the specific disabilities of this group. Research showed that 1,3 million households over 55, feel limited in their daily activities because of long lasting health issues, this is approximately 40% of all households over 55. As people grow older they feel more limited. The households experiencing limitations live more often in social housing. Within the social housing sector more appropriate housing exist, with or without caretaking resources (Blijie, B., et al. 2016).

2.1. Taxation

Within the Netherlands every year each person has to prepare a tax return. This is a general arrangement and not related specifically to the issue of single-person households. That being said the status of a person and their living arrangements do relate to the specific posts within the tax return that are applicable for their situation: income, savings, investments, benefits (e.g. social or housing benefits), child support, etc. It thus depends on the characteristics of the household, and consequently the financial situation, how the tax return can be filled in.

In case of (for example) a marital partner passing away, a tax return still has to be filled in for the deceased. What posts are applicable in the tax return, depends on certain circumstances. Will the partner receive an inheritance? Is the capital of the partner staying behind lessened as a consequence of the passing away in such a manner that he or she now has a right to social or housing benefit or child support? Perhaps because of the inheritance the total capital has grown and the partner no longer has a right to certain benefits.

If two people in the Netherlands are married or have a registered partnership (they are registered for the government as full partners living together, but do not have a marital status), they are fiscal partners. As fiscal partners they are able to fill in their tax return together, which offers them the opportunity to divide their income (savings and investments) and certain deductions in a way that is most profitable for them. This is for example profitable if they both share in the ownership of their house.

2.2. Social security

The rights to for example social and housing benefits all depend on the income and capital of the inhabitant(s). For single-person households the thresholds for for example housing benefit is different from that of multi-person households, thus equalizing the difference between both situations. It is thus not clear in what way the one household has more advantages above the other. The Dutch situation is governed by protecting the less wealthy households through

offering them support, thus taking care of greater inequalities if this has to do with the division of income.

The more wealthy Dutch thus pay higher taxes and do not have a right to social support (income support, housing or health benefits), if their capital and income exceeds the thresholds set. They should have enough (financial) resources to take care of their own well being, not needing support from the government. Social health care benefit for example is the allowance the government offers to balance the costs for the compulsory health insurance every Dutch citizen is expected to have. People with a lower income often have a right to health care benefit in order to keep the Dutch health care affordable and accessible for all. As of 2017 the threshold for health care benefit is a maximum income of €27.857 for single-person households and €35.116 euro for multi-person households, and a threshold of a maximum capital of €107.752 euro for single-person households and €132.752 for multi-person households⁴.

People who do not have sufficient income in order to pay for necessary and urgent expenses can ask their local government for special income support (bijzondere bijstand); a special allowance for expenses that are not compensated by other arrangements, such as home furnishing items or furniture, disability insurance or medical expenses, legal aid and domestic help or family support. According to CBS in 2011 these allowances for special income support are mostly offered to single-person households (41% of all cases). In 22% of all cases this involves single-parents with children. Also more women than men make use of the availability of special aid (9 out of 10 single parents living alone with their children is female) and the same counts for non-western immigrants. These immigrants constitute 10% of the Dutch adult population, but account for 38% of the requests for special income support⁵.

There is no special disadvantage for single-person households on the housing market or within the social housing system. The amended law on housing states that (social) housing corporations must abide the rules, and must appoint at least 90% of their social housing (with a rent of up to €710,68 euro) to certain target groups of which the most important are households with an income below €36.135 euro (as of 2017). Yearly 80% of the free social housing should be offered to this particular group. Until 2021 10% of the social housing may be offered assigned to households with an income between €36.135 and €40.349 euro. The other 10% of social housing is free for the corporations to assign. There is also a limit to the amount of rent that households with a certain income have to pay. If people who are already hiring are earning an income above this limit, the corporations have the right to heighten the rent. Thusly the Dutch government hopes to discourage the amount of wealthy people living in social housing (scheefhuurders) and hopes to encourage this group to buy a house, which will leave more social housing for those who need it most.

In the Netherlands, when certain conditions are met, one can have the right of a survivor's' pension through the General Survivors Law ('Algemene nabestaandenwet' - Anw). It is a basic allowance, which will be paid under certain conditions: such as that the partner should have been living or working in the Netherlands, the survivor does not fall under the General Elderly

⁴ Website of the Dutch government (in Dutch):

<https://www.rijksoverheid.nl/onderwerpen/zorgtoeslag>

⁵ <https://www.cbs.nl/en-gb/news/2012/25/singles-most-often-rely-on-special-income-support>

Law (AOW-leeftijd) and the survivor a) must be responsible for the care of a child below the age of 18 and b) must be considered unable to work for 45% (45% arbeidsongeschikt). When people have an elderly pension this is sometimes also seen as a sort of survivor's pension as this pension can be granted to the partner or spouse after the death of their consort.

3. Sources

Person interviewed

Dr. J.A.C. van Ophem, researcher and head teacher at Wageningen University Department of Social Sciences / segment of Urban Economics.

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